

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number	10829032
	Filing Date	2004-04-21
	First Named Inventor	David J. Marshall
	Art Unit	3691
	Examiner Name	Narayanswamy Subramanian
	Attorney Docket Number	006878.112404

U.S.PATENTS

Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
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	1	2003098516	WO		2003-11-27	Marshall		<input type="checkbox"/>

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	2	9743893	WO		1997-11-27	Schein et al.	<input type="checkbox"/>
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	1	Saunders Anthony, Credit Risk Measurement, May 1999, John Wiley and Sons, Inc. First Edition, pp 186-204	<input type="checkbox"/>
	2	Interpretive Letter #878, Jan.2000 (Comptroller of the Currency, Administrator of National Banks)	<input type="checkbox"/>
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